CAPITA
FINANCIAL SOFTWARE

SYNAPTIC
CLIENT CARE
Manage Clients. Better.

Client Care Desktop -
User Guide

(Versions 4.3 and 4.3.1)

Contents

1 Introduction

This document briefly guides you through the main new features and modifications to existing functionality since the Client Care Desktop (CCD) v4.2 release, incorporating the changes made in version 4.3 and 4.3.1.

It does not detail every change made to the system to improve the overall product where functionality is the same as previous versions of the software.

If you are upgrading from a version prior to CCD v4.2 or have any specific training requirements, please contact the Training department to discuss the options available:

Tel: 0800 028 0033

Email: financialsoftwareclientcare@capita.co.uk

2 Setting up

2.1 New plugin

As part of the upgrade a new plugin called 'Base Elements' is required. When users initially log into CCD 4.3.1 they will see the following message:

Please navigate to your desktop and double click on the Base Elements icon. This action will place the required plugin in the relevant file location. No further action is required. The Base Elements icon will be automatically removed from your desktop the next time you login.

NB If the message prompts again, please contact our Support Team on 0800 028 0033.

2.2 FCA client type

The FCA client types have been updated in line with regulatory changes. A message will be shown during the upgrade process and each time you log into the system to prompt you to update your FCA client types. This message will disappear once the mapping process has been completed.

Navigate to the area specified to map the FCA client types.

The previous list was an editable field, which allowed you to add additional 'client types' to the list. The core list contained the following items:

- Commercial Client
- Elective professional client
- Eligible counterparty
- Intermediate client
- Market counterparty
- Mortgage customer
- Private client
- Professional client
- Retail client
- N/A

Some of the old previous client types such as 'Intermediate Client' and 'Mortgage Customer' are no longer FCA business classes.

In CCD 4.3.1, the editable functionality has been removed and the list is fixed in accordance with the FCA options. The options under the new FCA client type are:

- Retail client
- Per se professional client
- Elective professional client
- Per se eligible counterparty
- Elective eligible counterparty
- Customer (Mortgage Client)
- Large business customer (Mortgage)
- Consumer
- N/A

For each of your existing client types listed under the left hand column **Type to map**, choose the relevant client type options displayed on the right hand side under the section **Map to.**

> **WARNING!** This information should be completed by a staff member who has an understanding of the client types and FCA requirements. Once the changes have been committed, they cannot be undone.

For example, if you would like to map 'Mortgage Customer' to 'Customer (Mortgage Client)', simply select the relevant tick box you would like the association to map across to and click on the **Update button** at the top right hand side.

You can complete this mapping for some or all of your existing client types from this screen. If you do not wish to map all clients under an existing client type to the same new client type, you would need to update each client type on a case by case basis from within the **Clients > Overview screen**.

Once the mapping has been completed, your clients previously recorded as Mortgage Customers will now be flagged as Customer (Mortgage Client) as shown in screenshot below.

Please note: The FCA client type is used to search for records where relevant in the regulatory reports located under the **Compliance > Reports > Regulatory** area. The search criteria for RMAR sections J, K and L can be found within the Regulatory Reporting section of this document.

2.3 Security

The password security has been extended to allow you to set preferences for:

- Login attempts allowed before account is locked
- Restriction of password reuse
- Characters/password length
- Days until password expires

The password options can be modified **in Setup > Staff List > Options**. The standard options set in the core system at point of upgrade are displayed in the screenshot below.

Accounts that are locked out after too many unsuccessful attempts will have their name highlighted in red across the staff list overview (see below). System administrators in your company are able to reset and unlock these in the usual way within the staff member record under **Setup > Staff list > Staff member > Security tab**.

3 VAT

Changes within the Financial Services industry in relation to the Retail Distribution Review may mean that more financial adviser firms become VAT registered, requiring VAT to be recorded and invoiced on relevant transactions. Changes have been made on CCD to take this into account.

3.1 Setting up VAT

To set up VAT on CCD, navigate to **Setup > User Info > Financial**:

Record your VAT number and rate (0.20 for 20%) and set your default requirements for applying VAT:

- Default apply VAT on client fees
- Default apply VAT on holdings

If the default is set to apply VAT on client fees or holdings, the rate of VAT will automatically be applied and displayed when creating a fee expectation for a new client or holding. If the default is switched off, the VAT can be added manually on the fee expectation.

3.2 VAT on existing Clients

To apply the VAT rate to an existing client for all future fees created, you will need to enable the Default apply VAT button on the **Clients > Overview** tab:

The rate of VAT will automatically be applied and displayed when creating a new fee expectation for the client. If the default is switched off, the VAT can be added manually on the fee expectation:

3.3 VAT on existing Holdings

On the expectation accessed from Remuneration screen on a holding, you can check the **Apply VAT** box to confirm if VAT needs to be recorded against the remuneration. CCD will then calculate the amount of the VAT once the Amount due has been input:

If the option to Default apply VAT on holdings has been enabled within **Setup > User Info > Financial** and you have set the Default apply VAT button on the **Client > Overview** tab on the client record you will not need to click **Apply VAT** as it will automatically be checked by default.

4 New client fee types

The following fee types have been created to meet the FCA's requirements for the reporting of fees in the RMAR section K and L returns:

- Section K – Adviser Charge Revenue
    - Initial Adviser Charge
    - Ongoing Adviser Charge

In 4.3.1, you have the option to set an initial fee as a **One-off** service when creating a fee from the **Clients > Account** area. This is achieved by selecting **Initial Adviser Charge** as the fee type and setting the **One-Off** flag to **Yes**.

- Section L – Consultancy Charge Revenue Report
    - Initial Consultancy Charge
    - One-Off Consultancy Charge
    - Ongoing Consultancy Charge

Client fees should primarily be created using the **Fee Set-up** section within the **Clients > Account** area, as it enables the opportunity to create initial and ongoing charges with different payment profiles i.e. single, monthly, quarterly, half yearly and annually. However, if you wish to create a client fee paid via a single lump sum payment, the **Billing set-up** function can be utilised from within the **Clients > Account > Fees due** area. For further details regarding the creation of remuneration expectations associated to plans please refer to the section [Creating remuneration expectations](#).

Adviser and Consultancy fees set up in CCD 4.3, following the instructions provided, will be automatically mapped to the equivalent charges in CCD 4.3.1 as part of the upgrade routine.

4.1 Creating client fees via fee setup

A number of the current remuneration reports accessed via **Admin > Reports** have been updated to show the type of fee i.e. initial adviser charge, ongoing adviser charge, initial consultancy charge, one-off consultancy charge or ongoing consultancy charge. This is to assist those users that do not currently have the compliance module in identifying the types, value and FCA business class type of client fees. As a result it is important that this information is captured.

Adviser charges created via fee set-up, whether a one-off service or not, can be paid as a single payment or by installments. You can specify a fee start and end date if paying by installments. To flag a one-off service, navigate to **Clients > Account > Fees > Fee set-up > Add Record**.

From here, you can also mark the fee as paid by:

- Direct Debit Mandate,
- Standing order or
- Bankers automated clearing service.

If payment is made by one of these automated options, the fee does not require invoicing and will be available immediately in the **Amounts Due** list for reconciliation within the **Admin > Remunerations area**.

If the fee in question is a one-off service, set the **One-Off** field to **Yes**.

A new field called **FCA Business class** has been added to the Fee setup screens below **Advice type**. The new field is non mandatory and allows one of the following options to be selected:

- General Insurance
- Home Finance
- Investment
- Life & pensions
- Pure Protection
- Other

Where no business class is specified against a client fee i.e. the field is left blank, the user is not prompted to complete the field.

Instances where the FCA business class is left blank the fee will appear in the **Investment mediation** row for reporting purposes on the [Section J RMAR report](#).

The FCA business class can be set by linking the fee to a holding or scheme. The holding / scheme product business class derived from the product selected will be set as the default client fee business class.

If the user sets the client fee business class manually, CCD will only display those holding or schemes that have the same matching business class as that set by the user.

> **NB** If the user wishes to link a fee to a holding with a different business class, a new client fee will need to be created with the appropriate business class selected.

To link the holding / scheme, navigate to the relevant tab within the current **Fees** screen:

Click on the appropriate holding to link the holding to the fee record. You have options to **Select all** or **Deselect all** as appropriate.

Whether you use the Regulatory reports within the Compliance Module or the reports within the Admin section to identify the types and value of client fees being charged, it is imperative that you complete the information at the bottom of this page.

If this information is not completed, the reports available to you will be incorrect.

4.2 Creating single client fees via billing setup

A number of the current remuneration reports accessed via **Admin > Reports** have been updated to show the type of fee i.e. initial adviser charge, ongoing adviser charge, initial consultancy charge, one-off consultancy charge or ongoing consultancy charge. This is to assist those users that do not currently have the compliance module in identifying the types, value and FCA business class type of client fees. As a result it is important that this information is captured.

If you wish to use the Billing set-up area to produce a fee for a client to be paid as a single instalment, navigate to the client record and then to **Account > Fees**:

> **NB** All client fees that are to be settled via multiple instalments should be created via Fee Set-up

The **Invoice Allocation** tab will not be available to users if the invoice functionality is not enabled within the **Setup > User Info > Financial** area.

Click on **Create new client fee** and complete the details:

If VAT is to be applied, check the **Apply VAT** box and the VAT amount will be calculated once the **Actual amount of invoice (excl VAT)** is input.

Navigate to the **Splits** tab and the **Notes** tab to record relevant information. Whether you use the Regulatory reports within the Compliance Module or the reports within the Admin section to identify the types and value of client fees being charged, it is imperative that you complete the information at the bottom of the **Notes** page:

If the fee in question is a one-off service, set the **One-Off** field to **Yes**.

A new field called **FCA Business class** has been added to the Fee setup screens below **Advice type**. The new field is non mandatory and allows one of the following options to be selected:

- General Insurance
- Home Finance
- Investment
- Life & pensions
- Pure Protection
- Other

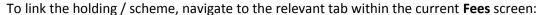Where no business class is specified against a client fee i.e. the field is left blank, the user is not prompted to complete the field.

Instances where the FCA business class is left blank the fee will appear in the **Investment mediation** row for reporting purposes on the Section J RMAR report.
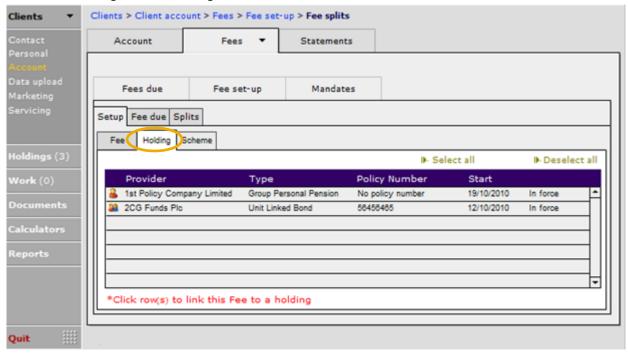
The FCA business class can be set by linking the fee to a holding or scheme. The holding / scheme product business class derived from the product selected will be set as the default client fee business class.

If the user sets the client fee business class manually, CCD will only display those holding or schemes that have the same matching business class as that set by the user.

> **NB** If the user wishes to link a fee to a holding with a different business class, a new client fee will need to be created with the appropriate business class selected.

Click on the appropriate holding to link the holding to the fee record. You have options to **Select all** or **Deselect all** as appropriate.

Whether you use the Regulatory reports within the Compliance Module or the reports within the Admin section to identify the types and value of client fees being charged, it is imperative that you complete the information at the bottom of this page.
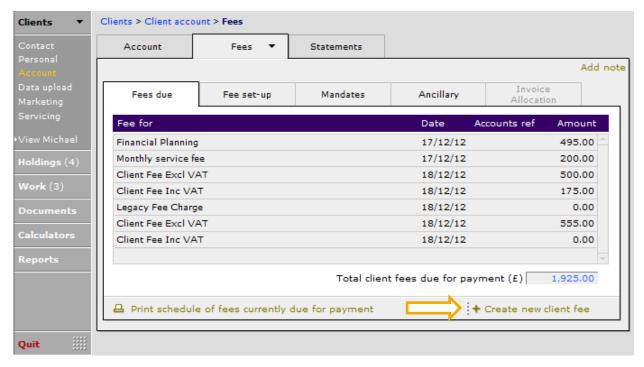
If this information is not completed, the reports available to you will be incorrect.

Once the details has been completed on the fee, if you wish to produce a printable record, click back on the **Billing** tab, navigate to the **Print options** tab and select **Create a printable invoice**. For further information on invoicing, please refer to the Invoicing section.

5 Invoicing

There have been a number of changes made to the Invoicing section of CCD.

If the CCD invoice functionality is enabled, the client account section will allow creation of an invoice to include multiple fees and the capability to offset the exact amount of the invoice against remunerations paid.

Some firms have their own invoice numbers kept on another medium and this can now be incorporated into CCD, so that new invoices are automatically given the next number.

In some instances firms may not wish to utilise CCD invoice functionality, as invoice production may be facilitated via a 3rd party solution, in which case the client has the opportunity to disable CCD invoicing.

The upgrade to CCD V4.3.1 is deployed with the invoicing switched off.

To setup CCD to generate invoices, please read the section Setting up CCD for Invoicing.

If you are not using CCD for invoicing, please go to the section Setting Up CCD to Facilitate Invoicing via a 3rd Party Solution.

5.1 Setting up CCD for invoicing

To use CCD for invoicing, **within Setup > User Info > Financial**, check the box Use **CCD for invoicing**.

Enter details for **Prefix** and/or **Suffix** if applicable.

The **Invoice number start** field can be used to confirm which invoice number the system should start from. This will be useful if you have already been using an invoice system and have a specific number that you need to start using within CCD.

Record the invoice number that you want CCD to start using and click **Set as next invoice number**.

Every new invoice you set up will be given the appropriate invoice number.

If the box **Use CCD for invoicing** is selected and **the Invoice number start** field is left blank, the system will start the invoicing number at 00000001:

The details entered on the example above will show on the invoice like this:

| Invoice | CAPITA0000108FAREHAM1 | 23/11/2012 |

5.1.1 Producing a single fee invoice

You can still produce a single fee invoice for a client, but now you can also produce an invoice for a number of fees (both single and regular) all recorded on the same invoice.

Additional information is required on the Fee to record the Advice basis, Advice type and FCA Business Class to populate the regulatory reports in Compliance module.

When producing a single fee for a client where an invoice is to be issued, navigate to the client record and then to **Account > Fees**:

Click on **Create new client fee** and complete the details:

If VAT is to be applied, click the **Apply VAT** check box and the VAT amount will be calculated once **the Actual amount of invoice (excl VAT)** is input.

Click onto the **Splits** tab and the **Notes** tab to record relevant information. Whether you use the Regulatory reports within the Compliance Module or the reports within the Admin section to identify the types and value of client fees being charged, it is imperative that you click the **Notes** tab and record the information at the bottom of the page:

Once the detail has been completed on the fee, an invoice can be printed. Click back on the **Billing** tab and click **Create invoice**.

If the fields have not been completed on the **Notes** tab, a warning will be displayed asking you to complete the regulatory fields before an invoice can be generated.

Once you have completed the fields, navigate back to **Create invoice** and the following will appear:

Click **Yes** and the invoice will be displayed:

To view the invoice, click **Preview**. If you want to print the invoice without viewing, click **Print**.

The client's address will pre-populate and all the information recorded on the input page will be displayed:

Invoice

CAPITA
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Thorley Wash
Bishops Stortford
Hertfordshire
CM23 4GF
Telephone: 01279 756060
Facsimile: 01279 753000
Firm reference number:

Mr J Ashbee

91 Bradstow Way

Broadstairs
Kent
CT10 1AH

Invoice	CAPITA0000109FAREHAM1		23/11/2012
Financial Planning		Financial Planning	495.00
		Amount charged	495.00
		Amount offset	
		Amount due (excl VAT)	495.00
		VAT @ 20.00%	99.00
		Total amount due £	**594.00**
Settlement			

A new section has been added to the invoice which allows a firm to invite the client to pay directly into their bank account:

Settlement	
Please pay to: Royal Bank of Scotland Capita Financial Software Ltd Account No: 22466995 Sort Code: 15-10-00	Or draw your cheque in favour of and return it with the detachable remittance advice slip below. Please detach the remittance advice slip and return it along with settlement of your account.
Remittance advice slip	

This information will be populated by the detail entered under **Setup > User Info > Banking** within the **Standing order mandates** section:

The payee information will be populated by the detail entered under the location **Setup > User Info > Locations** within the **Locations > Invoicing section**:

5.1.2 Producing an invoice for multiple fees

You may be invoicing a client for a number of fees at the same time and want to produce one invoice for these fees. This can be achieved within **Client > Account > Fees > Invoice Allocation**:

You may need to amend the **Show payments received within the last XX days** as the default is set to 31 days.

On the page shown above, the client has several fees due and there has been £995 received for an Aviva Income Protection plan. The following is possible:

1) Create an invoice for two or more of the fees

2) Create an invoice for two or more of the fees and offset some or all of the amount due from the payment received.

5.1.3 Creating an invoice for multiple fees

Select the fees to create the invoice for, by checking the **Select** box:

Once this has been done, click the **Create invoice** button and a pop up will appear:

Click **Invoice** and this page is displayed:

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Invoice

◀ Return	🖨 Print	🗐 Preview
🖨 Time	🖨 Disburs	🖨 Offsets
	🗐 PDF	✖ Void

CFSL
Capita Financial Software Limited
Thorley Wash Business Centre
Thorley Wash
Bishops Stortford
Hertfordshire
CM23 4AT
Telephone: 01279 756060
Facsimile: 01279 753000
Firm reference number: 800AA

Mr J Ashbee

91 Bradstow Way

Broadstairs
Kent
CT10 1AH

Invoice CAPITA00000000213FAREHAM1		18/12/2012
Client Fee Excl VAT	Mortgage consultancy fee	500.00
Client Fee Inc VAT	Advice only fee	175.00

Click **Preview** to view before printing otherwise, click **Print:**

Invoice

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Capita Financial Software Limited
Thorley Wash Business Centre
Thorley Wash
Bishops Stortford
Hertfordshire
CM23 4AT
Telephone: 01279 756060
Facsimile: 01279 753000
Firm reference number: 800AA

Mr J Ashbee

91 Bradstow Way

Broadstairs
Kent
CT10 1AH

Invoice CAPITA00000000213FAREHAM1		18/12/2012
Client Fee Excl VAT	Mortgage consultancy fee	500.00
Client Fee Inc VAT	Advice only fee	175.00
	Amount charged	675.00
	Amount offset	
	Amount due (excl VAT)	675.00
	VAT @ 20.00%	135.00
	Total amount due £	810.00

Settlement

Please pay to: Royal Bank of Scotland
Capita Financial Software Limited
Account No: 22466995
Sort Code: 15-10-00

Or draw your cheque in favour of
CFSL and return it with the
detachable remittance advice slip
below.

Please detach the remittance advice slip and return it along with settlement of your account.

5.1.4 Creating an invoice for multiple fees using the offset functionality

If remuneration has been paid, fees can be offset against some or all of the paid remuneration. To use this functionality, choose the fees to be invoiced for and then select the paid remuneration to offset against:

As the payment received is £995, which is less than the fees due, the full amount has been selected for offset. To create an invoice click on **Create invoice:**

Click **Invoice** to this pop up message and then select **Preview** to view the invoice, or **Print**. The invoice displays the original fee amount, less the offset than calculates the total amount due, including VAT if applicable:

Invoice

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CFSL
Capita Financial Software Limited
Thorley Wash Business Centre
Thorley Wash
Bishops Stortford
Hertfordshire
CM23 4AT
Telephone: 01279 756060
Facsimile: 01279 753000
Firm reference number: 800AA

Mr J Ashbee

91 Bradstow Way

Broadstairs
Kent
CT10 1AH

Invoice CAPITA00000000214FAREHAM1		18/12/2012
Legacy Fee Charge	Consultancy fee	50.00
Client Fee Excl VAT	Mortgage consultancy fee	1,500.00
	Amount charged	1,550.00
	Amount offset	995.00
	Amount due (excl VAT)	555.00
	VAT @ 20.00%	111.00
	Total amount due £	666.00

Settlement

Please pay to: Royal Bank of Scotland
Capita Financial Software Limited
Account No: 22466995
Sort Code: 15-10-00

Or draw your cheque in favour of
CFSL and return it with the
detachable remittance advice slip
below.

Please detach the remittance advice slip and return it along with settlement of your account.

Remittance advice slip

Mr J Ashbee

CFSL
Capita Financial Software Limited
Thorley Wash Business Centre
Thorley Wash
Bishops Stortford
CM23 4AT

Invoice Date: 18 December 2012
Accounts Ref: 1234567

Sub Total	555.00
VAT @ 20.00%	111.00
Total amount due £	666.00

Settlement enclosed

Signed .... Date ....

VAT No. 900AA

If the fee due is less than the payments received, you can specify the amount required to offset. In the example below the amount of £250 due for the fee will be offset against the payment received.

Select the fee to create the invoice for, by checking the **Select** box:

Select the payment received to offset by clicking the **Offset** button and enter the **Amount** to offset:

Create the invoice and select **Preview** to view the invoice, or **Print**. The invoice displays the original fee amount, less the offset and the calculated the total amount due, including VAT if applicable. As the fee has been fully offset against the payment received, the invoice will display a 0.00 amount due:

Invoice

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Capita Financial Software Limited
Thorley Wash Business Centre
Thorley Wash
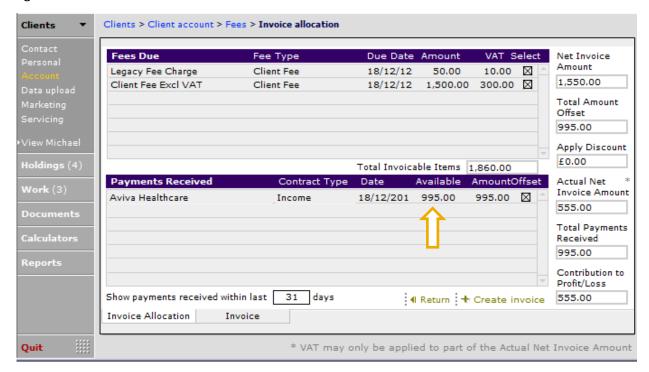Bishops Stortford
Hertfordshire
CM23 4AT
Telephone: 01279 756060
Facsimile: 01279 753000
Firm reference number: 800AA

Mr J Ashbee

91 Bradstow Way

Broadstairs
Kent
CT10 1AH

Invoice CAPITA00000000215FAREHAM1		18/12/2012
Client Fee Inc VAT	Mortgage consultancy fee	250.00
	Amount charged	250.00
	Amount offset	250.00
	Amount due (excl VAT)	0.00
	VAT @ 20.00%	0.00
	Total amount due £	0.00

Once you have created the invoice, the system will automatically calculate the remaining balance against the provider payment which can be used to offset future client fees:

Payments Received	Contract Type	Date	Available	AmountOffset	
Aviva Healthcare	Income	18/12/201	0.00	0.00	☐
Standard Life	Wrap	18/12/201	1,950.00	0.00	☐

Show payments received within last ⬚ 31 ⬚ days   ◀ Return ⁞ + Create invoice

5.1.5 Voiding an invoice

If an invoice had been produced in error and is not required, it can be cancelled by voiding the invoice on CCD.

Locate the invoice to cancel within **Clients > Account > Fees > Invoice Allocation > Invoice tab:**

Now, click on the **>View** button and select **Void** from the menu at the top of the page:

Select **Void** from the pop up:

A copy of the invoice will then be displayed with the word **Void** displayed in red at the top of the invoice:

This is displayed in red under the **Invoice** tab within the **Invoice Allocation** tab.

5.2 Setting Up CCD to facilitate invoicing via a 3rd party solution

The new functionality is deployed with the invoicing switched off as part of the upgrade routine. The settings can be found within **Setup > User Info > Financial.**

Invoice dates are used to compile some of the compliance reports. If you are using a 3rd party solution to run your invoicing, you will need to select the date to base certain regulatory and admin reports on:

- Due date
- Posted date

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35

Navigate to **Setup > User Info > Financial** and specify the date you wish to use:

If you wish to record individual fees within CCD and produce an invoice record for your file, this can still be done within CCD. Currently when an invoice is produced in CCD, if an invoice reference is required it needs to be added manually. Moving forward, you can still manually add an invoice reference, but you can also set up the information within CCD to automate the invoice number creation.

Enter details for **Prefix** and/or **Suffix** if applicable.

The **Invoice number start** field can be used to confirm which invoice number the system should start from. This will be useful if you have already been using an invoice system and have a specific number that you need to start using within CCD.

Record the invoice number that you want CCD to start using and click **Set as next invoice number.**

Every new invoice you set up will be given the appropriate invoice number.

If the box **Use CCD for invoicing** is selected and the **Invoice number start** field is left blank, the system will start the invoicing number of at 00000001.

This details entered will show on the invoice like this:

6 Remuneration changes

6.1 Adviser Charges and Consultancy Charges

The fee terminology has been updated to make the selection clearer to the user. Adviser and Consultancy fees set up in CCD 4.3 using the instructions provided will be automatically mapped to the equivalent charges in CCD 4.3.1 as part of the upgrade routine. Details of the fee mapping are shown on the pages below.

Adviser Fee Mapping from 4.3 to 4.3.1

Mapping of adviser fees paid directly by clients (via Clients > Accounts)

Client Fee Description	4.3 Fee type	4.3.1 Client Fee Mapping	
		Fee Type	One-off Service Flag
Add one off adviser charge paid directly by the client	Client One-Off	Initial Adviser Charge	Set to Yes
Add initial adviser charge paid directly by the client	Client Initial Fee	Initial Adviser Charge	Unpopulated or set to No
Add regular initial adviser charge paid directly by the client	Client Initial Fee	Initial Adviser Charge	Unpopulated or set to No
Add ongoing adviser charge paid directly by the client	Client Ongoing Retainer	Ongoing Adviser Charge	Unpopulated or set to No

Mapping of adviser fees facilitated by providers (via Clients > Holdings > Remuneration)

Client Fee Description	Remuneration Type	4.3 Remuneration Basis	4.3.1 Client Charge Mapping		
			Platform Flag (Holding Product Screen)	Remuneration Basis	One-off Service Flag
Add one off adviser charge facilitated by the provider	Add Initial Remuneration Item	One-off fee	Unchecked	Initial Adviser Charge	Set to 'Yes'
Add initial adviser charge facilitated by the provider	Add Initial Remuneration Item	Initial fee	Unchecked	Initial Adviser Charge	Unpopulated or set to No
Add regular initial adviser charge facilitated by the provider	Regular Initial Tab	Initial fee	Unchecked	Initial Adviser Charge	Unpopulated or set to No
Add ongoing adviser charge facilitated by the provider	Renewal Tab	Ongoing fee	Unchecked	Ongoing Adviser Charge	Unpopulated or set to No

Mapping of adviser fees facilitated by platforms (via Clients > Holdings > Remuneration)

Client Fee Description	Remuneration Type	4.3 Remuneration Basis	4.3.1 Client Charge Mapping		
			Platform Flag (Holding Product Screen)	Remuneration Basis	One-off Service Flag
Add one off adviser charge facilitated by the platform	Add Initial Remuneration Item	One-off fee	Checked	Initial Adviser Charge	Set to 'Yes'
Add initial adviser charge facilitated by the platform	Add Initial Remuneration Item	Initial fee	Checked	Initial Adviser Charge	Unpopulated or set to No
Add regular initial adviser charge facilitated by the platform	Regular Initial Tab	Initial fee	Checked	Initial Adviser Charge	Unpopulated or set to No
Add ongoing adviser charge facilitated by the platform	Renewal Tab	Ongoing fee	Checked	Ongoing Adviser Charge	Unpopulated or set to No

Consultancy Charge Mapping from 4.3 to 4.3.1

Mapping of consultancy charges paid directly by corporate clients (via Clients > Account)

Client Fee Description	4.3 Fee type	4.3.1 Client Fee Mapping	
		Fee Type	One-off Service Flag
Add one off consultancy charge paid directly by the corporate client	Client One-Off	One off Consultancy Charge	Set to 'Yes'
Add initial consultancy charge paid directly by the corporate client	Client Initial Fee	Initial Consultancy Charge	Unpopulated or set to No
Add regular initial consultancy charge paid directly by the corporate client	Client Initial Fee	Initial Consultancy Charge	Unpopulated or set to No
Add ongoing consultancy charge paid directly by the corporate client	Client Ongoing Fee	Ongoing Consultancy Charge	Unpopulated or set to No

Mapping of consultancy charges facilitated by providers (via Clients > Holdings > Schemes > Remuneration)

Client Fee Description	Remuneration Type	4.3 Remuneration Basis	4.3.1 Client Charge Mapping		
			Platform Flag (Scheme Overview Screen)	Remuneration Basis	One-off Service Flag
Add one off consultancy charge facilitated by the provider	Add Initial Remuneration Item	One-off fee	Unchecked	One-Off Consultancy Charge	Set to 'Yes'
Add initial consultancy charge facilitated by the provider	Add Initial Remuneration Item	Initial fee	Unchecked	Initial Consultancy Charge	Unpopulated or set to No
Add regular initial consultancy charge facilitated by the provider	Regular Initial Tab	Initial fee	Unchecked	Initial Consultancy Charge	Unpopulated or set to No
Add ongoing consultancy charge facilitated by the provider	Renewal Tab	Ongoing fee	Unchecked	Ongoing Consultancy Charge	Unpopulated or set to No

Mapping of consultancy charges facilitated by platforms (via Clients > Holdings > Schemes > Remuneration)

Client Fee Description	Remuneration Type	4.3 Remuneration Basis	4.3.1 Client Charge Mapping		
			Platform Flag (Scheme Overview Screen)	Remuneration Basis	One-off Service Flag
Add one off consultancy charge facilitated by the platform	Add Initial Remuneration Item	One-off fee	Checked	One-Off Consultancy Charge	Set to 'Yes'
Add initial consultancy charge facilitated by the platform	Add Initial Remuneration Item	Initial fee	Checked	Initial Consultancy Charge	Unpopulated or set to No
Add regular initial consultancy charge facilitated by the platform	Regular Initial Tab	Initial fee	Checked	Initial Consultancy Charge	Unpopulated or set to No
Add ongoing consultancy charge facilitated by the platform	Renewal Tab	Ongoing fee	Checked	Ongoing Consultancy Charge	Unpopulated or set to No

6.2 Creating remuneration expectations

Remuneration expectations are created under enquiries, holdings or schemes. Both initial and ongoing remuneration can be added to a holding. To setup an expectation navigate to **Clients > Holdings > Remuneration**:

- Select the **Initial remuneration basis** and **Ongoing remuneration basis**
- Complete **Advice basis** and **Advice type category**

An update button has been added on the transaction screen to allow the user to apply changes made to either Advice basis or Advice type category after the adviser fee has been posted. The same fields appear on the **Submission** screen and can be populated from either screen.

Check the **Default splits** tab to ensure all % splits that are due have been applied to the remuneration for the Adviser, Introducer and Network.

The remaining FCA boxes are auto-completed for the regulatory reports according to the holding type. These fields are displayed in the Product list, located under **Setup > Products**.

The **Fee type** is not required on holdings as this detail is populated in the background using the remuneration basis selected on the Remuneration screen i.e. Initial Adviser Charge.

Once the defaults have been set, initial and ongoing remunerations can be added as required.

Initial remunerations are added using the button **Add initial remuneration item** while renewal and regular remunerations are set up by completing the fields on the appropriate tab and then posted across to the reconciliation area as they become due from within **Admin** > **Remuneration** > **Postings**.

6.2.1 Adding an initial remuneration facilitated by the Product Provider

To add a new piece of initial remuneration to a holding, click on the button **Add initial remuneration item** and complete the following:

Message

Do you wish to create a new initial Client fee remuneration transaction?

No   Yes

Select either Clawback or New:

Message

Do you wish to create a new remuneration expectation or a clawback entry?

Clawback   New

In the holding we are using, the **Apply VAT** has not been ticked as it is not subject to VAT:

If the fee is subject to VAT, complete the **Amount due**, check the **Apply VAT** box and the system will calculate the VAT amount.

As this is a fee payment facilitated by the product provider, the field **Client Fee Treatment** needs to be completed. This option confirms how the fee is to be paid, i.e. did the client opt to send the fee

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42

payment in addition to the investment amount or give instructions to deduct the fee payment from the investment amount.

Once the amount has been added a red **Q** is added to the screen. This shows that this amount has been moved into the **Admin > Remunerations > Amounts due** list ready to be reconciled when the payment is received.

Return to the holdings main remuneration page and this amount will now show as due. The Amount paid and Paid date will auto complete when the amount is reconciled.

6.2.2 Adding an ongoing remuneration

To add an ongoing or renewal expectation, select the correct remuneration basis from the **Ongoing remuneration basis** drop down list. You can also confirm whether this is flat amount or a percentage:

Click on the **Renewal** tab at the bottom of the screen. If flat amount is chosen you will see the following screen:

Complete the fields on the remuneration screen as appropriate. If this piece of remuneration is to be reconciled, select **Yes** to **Renewal transfer flag**. If it is for information only, select **No.**

To set the information in the Remuneration amount and Commencement date fields, use the button **Use calculated values** if the information in blue is correct.

If the information is not correct, add the information into the fields manually.

When the Renewal transfer flag is set to Yes, and the Next due to be posted date and the Current month date are the same, TRANSFER will appear in the Ready to be posted box. This entry can now be posted when required, which will allow it to appear ready for reconciliation.

6.2.3 Scheme remuneration updates

The scheme remuneration screens have been updated to align with the holding remuneration area. The following fields on the scheme remuneration screen will need to be populated:

- Initial Remuneration
- Advice Basis
- Advice Type Category
- Ongoing Renewal Basis
- Flat Rate or % of fund (Scheme & member level)

The old and new screens are displayed below:

4.3 Scheme Remuneration Screen

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45

4.3.1 Scheme Remuneration Screen

6.3 Remuneration reconciliation process

Once the remuneration expectations have been setup within the clients holding the reconciliation process can begin. The first step is to run the posting routines, if they have not already been run.

In previous versions if you had not posted the remunerations during the month due, you would have to manually create the expectation to be able to reconcile. The system will now retrospectively create the expectations back to the date they were last posted. To view the last posted date navigate to **Clients > Holdings > Remunerations** and view the date under the appropriate tab, **Regular Initial** or **Renewal**.

To post amounts due, navigate to **Admin > Remunerations > Postings** and click on the relevant link to post items into **Amounts due**.

The posting area has been updated and now consists of the options displayed in the screenshot below:

The posting options within this section will post remunerations due for all clients on holdings and schemes. This will include all remunerations due since the date they were last posted, negating the need to specifically post within the month due.

Navigate to **Admin > Remunerations > Amounts due** to view a list of the items available for reconciliation. The Amounts due screen lists all amounts posted (commission and fees) due waiting to be paid, with the oldest date at the top of the list:

Contract holder	Provider	Contract type	Inv. Date	Net	VAT	Gross
Plato, J		Group Wrap Personal	19/11/12	1,000.00		1,000.00
Plato, J		Group Wrap Personal	19/11/12	1,000.00		1,000.00
Schmacher, M		Group Wrap Personal	19/11/12	1,000.00	200.00	1,200.00
Schmacher, M		Group Wrap Personal	19/11/12	1,000.00	200.00	1,200.00
DiRiesta, Paul	Client Fee	Financial Planning	19/11/12	570.00		570.00
DiRiesta, Paul	Client Fee		19/11/12	453.33		453.33
Smith, John	Client Fee	Corporate - Clinics	23/11/12	100.00		100.00
doe, Jane	Client Fee	Financial Planning	28/11/12	395.00	79.00	474.00
doe, J	St James Place	Unit Linked Bond	28/11/12	4,000.00	800.00	4,800.00
Smith, M	Aviva Life & Pensions Uk	Final Salary Scheme		1,472.48		1,472.48
Brown, M	Aviva Life & Pensions Uk	Final Salary Scheme		1,472.48		1,472.48
Allingham, N	Skandia Investment	Personal Pension	04/12/12	795.00	159.00	954.00

*Entries marked in red have been invoiced but not paid.
Print statement of amounts posted but not yet paid

If the invoicing functionality is enabled in CCD, only client invoices that have been invoiced will be available for reconciliation along with any invoices created prior to the upgrade. Invoiced items are highlighted in red text.

If the invoice functionality is not enabled in CCD, all client fees will be available for reconciliation.

Please note that remunerations due from providers are not subject to the CCD invoicing process and can be reconciled in the normal way.

6.4 Receipt processing

Within a receipt, all the relevant amounts from the Amounts due section will be displayed under the **Reconcile** tab according to the provider or fee option entered on the Receipt.

You can reconcile an amount in the following ways:

- If the expected amount matches exactly with the amount received from the provider all you need to do is select the black **down arrow** on the right hand side of the screen next to the amount expected:
- If the expected amount is different to the amount received from the provider but you are happy to write off the difference, then enter the amount being paid in the white box immediately below the expected amount and select the red **up arrow** on the right hand side of the screen next to the amount expected.
- If the amount received is different to the expected amount and you are not happy to write off the difference follow the steps outlined below:
  - Enter the amount received against the amount due
  - CCD will calculate the balance remaining and apportion any applicable VAT
  - Confirm the amount to be created in suspense and click on the following button on the reconcile screen to create the suspense entry:

If you expand into the commission item by clicking on the green **right arrow** button you will be able to view the suspense amount created:

7 Remuneration reports

There have been a number of changes within the **Admin > Reports > Remuneration** section and the **Clients > Account > Statements** to take into account that VAT may now be charged on fees, as well as reflecting the new fee types for adviser and consultancy charging.

The following reports have been updated within the **Admin > Reports > Remuneration** section:

Company > Remunerations > Schedules

- Due not paid schedule by Provider
- Due not paid schedule by Provider by Scheme
- Schedule of amounts paid by Provider
- Schedule of amounts paid by Provider by Scheme

Company > Remunerations > Fees

- Schedule of all outstanding client fees
- Schedule of current client fee collections
- Schedule of current client fee collections by fee type
- Schedule of current Adviser fee collections
- Analysis of current client fee collections by fee type
- Schedule of client invoices raised within date range
- Schedule of regular fees / retainers commenced within date range

Company > Aged Debt reports

- Age Debt by Provider
- Age Debt Schedule by Provider
- Age Debt Schedule by Consultant

Adviser > Due

- Schedule of amounts due but not yet paid by adviser
- Schedule of amounts due but not yet paid by adviser with 2nd Adviser splits
- Schedule of Adviser fees by due date
- All commission / fees submitted in date range

Adviser > Paid

- Schedule of amounts paid by Adviser (with 2nd adviser or all splits)

Adviser > Fees / Fund based > Fees

- Schedule of client invoices raised within date range
- Schedule of client fees issued
- Schedule of client fees outstanding
- Schedule of client fees Paid

Adviser > Fees / Fund based > Fund based

- Schedule of Fund based remunerations posted
- Summary of Fund based remunerations posted

Introducer
- Schedule of amounts due but not yet paid
- Schedule of amounts paid within date range

Introducer > All introducers
- Schedule of amounts paid by introducer and Advisor

Region
- Schedule of amounts due but not paid by region
- Schedule of amounts paid within date range

Location
- Schedule of amount due but not yet paid for
- Schedule of amounts paid within date range
- Paid Business within date range for
- Schedule of client fees and VAT collected

Statements > Statements
- Remuneration statement - adviser Note: this statement runs on suppression release date
- Remuneration statement - introducer
- Summary Settlement Statement (Firm)
- Summary Settlement Statement (Introducer)
- Statement of staff splits, paid within date range
- PDF Remuneration statement - all adviser splits

Statements > Adviser / Branch
- Paid statement for date range where
- (Adv) is Adviser 1
- (Adv) is Adviser 2
- Adv) is Adviser 3
- Branch Statement for date for branch
- Adviser 1 splits
- Adviser 2 splits
- Adviser 3 splits

Statements > Company
- Paid statement for date range showing splits

The following reports have been updated within the **Clients > Account > Statements** section:
All records
- All records: Schedule of commission / fees paid
- All records: Schedule of commission / fees due
- All records: Schedule of commission / fee records

Period selected
- Period Selected: Schedule of commission / fees paid
- Period Selected: Schedule of commission / fees due

8 Compliance

This section is only relevant if you have access to the Compliance Module. There have been some changes to some areas within the Compliance module to take into account regulatory changes. The areas that have been updated are:

- User information
- Adviser records
- Complaints register
- Management reporting
- Regulatory reporting

8.1 User information

Advice type of Independent or Restricted can be recorded at a company level.

This information is populated within the **Setup > User Info > Regulatory** area:

This information can also be populated under the location **Setup > User Info > Locations** within the **Locations > Regulatory text section**:

8.2 Adviser records

Changes have been made to record additional information in relation to the Retail Distribution Review.

8.2.1 Setting up adviser records

New fields have been added to adviser records:

- IRN – there is a justification on this field which confirms letters and numbers are required
- Adviser Type – whether Independent or Restricted

Navigate to **Setup > Staff List** and select an adviser:

These fields are also displayed on the Adviser compliance record:

These pieces of information are used in reports within the **Admin** and **Compliance** modules. We recommend that you complete the fields highlighted in red, however if they are not applicable please leave blank.

8.2.2 Recording Continuous Professional Development

The Adviser's Continuous Professional Development can be recorded within each training record you have completed. To add records, click onto the **Development identified** on the adviser record or add a new one using the **Add record** button. In the screen shot below, the development shown has been added and now CPD records need to be added:

Navigate to the **CPD** tab and click on **Add record** to enter the details of the CPD:

Once the **Add record** has been clicked, then the following page appears and information about the CPD can then be added:

A new field called CPD type has been added to enable users to record whether any CPD activities undertaken by advisers are structured or unstructured.

8.3 Complaints register

When recording a complaint within CCD, there is the option to link the complaint to the client who raised it. If the complaint is in respect of a specific holding, the holding record can now also be linked.

These changes have been made to enable the FCA's complaint reporting requirements to be met.

Navigate to **Compliance > Registers > Complaints** and click on the button **Add a complaint record**:

Add the information required and select the client:

To select the policy, click on **>Select from list of holdings** and you will see the following screen:

Holdings which have been cancelled and archived are greyed out. Click the **Select** button to link the holding to the complaint and it will be displayed in the **Product** field:

There is also a new section **FCA complaint category**. When you select the **Nature of the complaint** the **FCA complaint category** is automatically populated.

If the **Nature of the complaint** or the **FCA complaint category** is changed, the broken link button at the end of the **FCA complaint category** will need to be clicked to ensure that this is updated:

Click to change the category:

A new field called **FCA reported** has been added. This flag should be ticked with the **FCA reported date** entered in instances where a complaint has been referred to the FCA.

This will be used in the report **Adviser Multiple Complaints within last 12 months** within **Compliance > Reports > Management > Registers**.

Two new fields have been added to the **Remedial** tab within the complaint record to capture:

- Date of remedial action
- Redress paid

The date for remedial action can be populated with the complaint closed date by clicking on the **>Autofill with closed date** button.

Any redress paid on the compliant should be entered into the Redress paid field:

This will be used in the report **Complaints Upheld where Redress Exceeds £50,000** within **Compliance > Reports > Management > Registers**.

8.4 Management reports

New reports have been added within the **Compliance > Reports > Management > Registers** section to meet the new FCA complaints reporting guidelines:

- Complaints Reporting by Retail Investment Advisor
- Complaints Upheld where redress exceeds £50,000*
- Adviser Multiple Complaints with in last 12 months*

*These reports can only be generated for a reporting period post 31/12/2012.

The detail to run the new reports will be entered on the individual complaint records generated within **Compliance > Registers > Complaints**.

8.5 On Platform flag

There is now a 'On platform' flag within **Clients > Holdings > within a Holding > Product** to record which holdings are part of a platform and receiving remuneration via the Platform. The flag will automatically populate on Wrap holdings. Holdings that have not been created as a Wrap or a sub-contract of a Wrap can be flagged as 'On platform' to enable the remunerations paid to display in the correct area of the RMAR reports, which are available within the **Compliance > Reports > Regulatory** area.

If you have any sub-contracts within a Wrap which receive remunerations direct from the provider rather than the platform, you can deselect the 'on platform' flag from the sub-contracts by unchecking the box.

The 'On platform' flag is also available within **Clients > Schemes > within a Scheme > Overview** to record which schemes are part of a platform and receiving remuneration via the Platform. The flag will automatically populate all member holdings.

8.6 Contacts

A new **Directly regulated** check box has been added to flag whether the contact is directly regulated by the FCA:

If this contact is an introducer and this box is checked, their payments will not be included on the RMAR reports available under the **Compliance > Regulatory** area as they will be submitting their own RMAR to the regulator.

8.7 Networks

A new **Directly regulated** check box has been added to flag whether the network is directly regulated by the FCA:

If payments are made to this network and this box is checked, payments to the network will not be included on the RMAR reports available under the **Compliance > Regulatory** area as they will be submitting their own RMAR.

8.8 Regulatory reporting

There are a number of changes within the Compliance > Reports > Regulatory section.

The following Section B reports have been amended as a result of the implementation of RDR:

- Regulated business revenue (B1 – Regulated Business Revenue)
- Non-regulated business revenue (B2 – Other revenue)
- Income from other regulated activities (B2 – Income from other regulated activities)

New reports have been added to the compliance section which will assist with completion of the Retail Mediation Activities Return (RMAR):

- T&C Advice type analysis (G – Advice types)
- Annual Income Report (J – Annual Income Report)
- Adviser charges revenue (K - Adviser Charge Revenue)
- Retail Investment revenue (L – Consultancy Charge Revenue)

8.8.1 RMAR Section B – Profit and Loss Account

8.8.1.1 Regulated business revenue

The existing B1 report for Regulated Business Revenue will display the following FCA activities:

- Regulated mortgage contracts
- Non-investment insurance
- Retail investment products

Navigate to **Compliance > Reports > Regulatory** and click on the **Regulated business revenue** report and preview:

Analysis of Regulated Business Revenue
Analysis of Regulated Business Revenue between 01/10/2012 and 19/12/2013

FSA Activity	Gross Commission	Net Commission	Fees / Adviser Charges / Consultancy charges	Other Income (Regulated) *	Business Revenue (Regulated) **
Regulated Mortgage Contract			25.99	99.99	125.98
Non-Investment Insurance	1,995.00	1,875.60	200.00	2,195.00	4,390.00
Retail Investment	67,755.55	65,573.61	53,753.56	0.00	119,327.17
Report total	**£69,750.55**	**£67,449.21**	**£53,979.55**	**£2,294.99**	**£123,843.15**

The activity will only be displayed where data has been populated for the date range requested.

An extract function is available on the report to extract the underlying detail into an excel spreadsheet.

Payments to Introducers and Network who are directly authorised will not be included on this report, as they will submit their own returns.

8.8.1.2 Non-Regulated business revenue

The existing B2 report for Non-Regulated Business Revenue will display the following FCA activities:

- Non-Regulated
- Non-Regulated Mortgage Contract

Navigate to **Compliance > Reports > Regulatory** and click on the **Non-Regulated business revenue**

report and preview:

Analysis of Non-Regulated Business Revenue

Analysis of Non-Regulated Business Revenue between 19/06/2013 and 19/07/2013

Contract type	Items (no.)	Percentage	Total Paid (gross)	Total Paid (net)
Non-Investment Insurance				
Fee	1	8.33%	1,500.00	1,500.00
Non-Regulated				
Commission	1	8.33%	2,700.00	2,700.00
Fee	1	8.33%	1,000.00	1,000.00
Other	1	8.33%	500.00	500.00
Other Regulated activities				
Fee	1	8.33%	140.00	140.00
Retail Investment				
Fee	7	58.33%	1,357.00	1,357.00
Report total	12	100.00%	£7,197.00	£7,197.00

It will also include FCA activities outside of the above where the product is set to Non-Regulated.

The activity will only be displayed where data has been populated for the date range requested.

An extract function is available on the report to extract the underlying detail into an excel spreadsheet.

Payments to Introducers and Network who are directly authorised will not be included on this report, as they will submit their own returns.

8.8.1.2 Income from other regulated activities

The existing B2 report for Income from other regulated activities (previously Analysis of fees paid) will display the following FCA activity:

- Other Regulated activities

Navigate to Compliance > Reports > Regulatory and click on the **Income from other regulated activities**

report and preview:

Analysis of fee income

Analysis of fees received between 19/06/2013 and 19/07/2013

Contract type	Items (no.)	Percentage	Total Paid	Percentage
	2	66.67%	1,090.00	98.36%
Initial Consultancy Charge	1	33.33%	23.75	1.64%
Report total	3	100.00%	£1,113.75	100.00%

The activity will only be displayed where data has been populated for the date range requested.

An extract function is available on the report to extract the underlying detail into an excel spreadsheet.

Payments to Introducers and Network who are directly authorised will not be included on this report, as they will submit their own returns.

8.8.2 RMAR Section G - T&C Advice Type Analysis

This report will pick up information completed within **Setup > User Info > T&C Advice types** which confirms which types of advice were provided.

To setup a record for T & C advice type, click on **Add record**:

Record the information as required and click the **Save** button. If this information is to be shown on the T & C Advice type analysis report, the end date should be left blank:

If you try to add a date into this field, this pop up appears:

End date warning

The end date should be left blank if you want this setup to show on the "T & C Advice Types Analysis" report.
Report option can be found under the Management Reports in the Compliance area.

[Leave blank] [Set date]

If you set up a new T&C Advice type record, the system will automatically apply an end date to the last open record with the same Advice category. Please note that the only advice category available in this version is Retail Investment.

Once you have recorded the information within the setup area, navigate to **Compliance > Reports > Regulatory** and click on the **T & C Advice type analysis** report:

Section G: T&C Advice Analysis

Retail Investment	Mortgage	Non Investment Insurance	Retail Investment Products
Independent	☐	☐	☒
Independent (whole of market plus option of fee only)	☒	☐	☐
Whole of market (without fee-only option)	☒	☐	☐
On the basis of a fair analysis of the market	☐	☐	☐
Restricted/Multi-tie/the products of a limited number of providers	☐	☐	☐
Restricted/Single-tie/the products of one provider	☐	☐	☐
Restricted - limited types of product	☐	☐	☐

8.8.3 RMAR Section J - Annual Income Report

The RMAR section J report includes all income including fees, commission & other income invoiced during the date range specified for the following categories:

- Home Finance mediation
- Non-investment insurance mediation
- Life & pension mediation
- Investment mediation

In addition the income for each category is reported for the following organisations based on their individual reporting requirements for each income category:

- Financial Conduct Authority (FCA)
- Financial Ombudsman Service (FOS)
- Financial Services Compensation Scheme (FSCS)

In order for income to be reported in the relevant category the FCA Business class is used to defined which category a fee is reported in as shown in the table below:

	FCA Annual Regulated Income (£'s)	FOS Relevant Annual Income (£'s)	FSCS Annual Eligible Income (£'s)
Home finance mediation	Home Finance	Home Finance	Home Finance
Non-investment insurance mediation	General Insurance Pure Protection	General Insurance Pure Protection	General Insurance
Life & pension mediation	Life & Pensions	Life & Pensions	Life & Pension Pure Protection
Investment mediation	Investments	Investments	Investments
Total	Total	Total	Total

Please refer to the section on New Client Fee Types for instructions on setting the FCA business class on a fee.

Some clients should be excluded from the FOS and FSCS reporting depending on their turnover and number of employees. For further information please refer to your compliance officer or the FCA website.

In order to exclude a client from FOS or FSCS reporting within section J, check the relevant field on the **Clients > Overview** screen:

- Exclude from FOS Reporting
- Exclude from FSCS Reporting

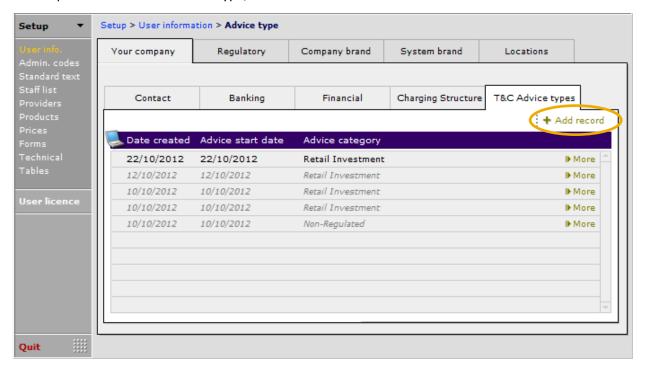Payments to Introducers and Networks who are directly authorised will not be included on this report, as they will submit their own returns.

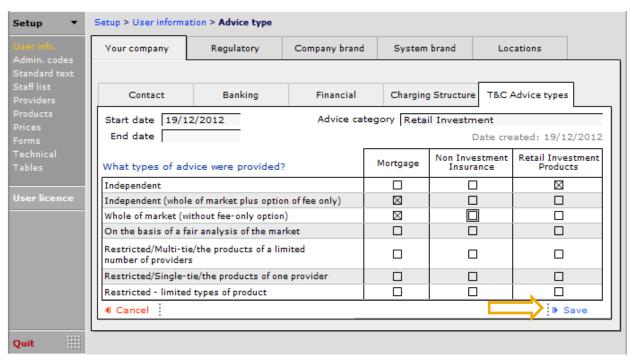An extract function is available on the report to extract the underlying detail into an excel spreadsheet.

8.8.4 RMAR Section K - Adviser Charge Revenue

This report will pick up information entered throughout the system relating to Adviser Charging. It will also use the data entered within **Setup > User Info > Charging Structure > Adviser Fees** which is used to record the typical minimum and maximum charges for Independent and Restricted advice.

Setup a record for Adviser Fee Charging Structure

To setup an Adviser Fee charging structure, navigate to **Setup > User Information > Charging Structure > Adviser Fees** and click on **Add record**:

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71

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Record the relevant information:

Running the report

Once you have recorded the information within the setup area, navigate to **Compliance > Reports > Regulatory** and click on the **Adviser Charge Revenue** report.

Select required data range

The following report will be displayed:

Analysis of adviser charge revenue between 26 ◀ Return | 🖶 Print | 🗐 Preview | 🔀 Extract

Retail investment product revenue from adviser charges	Independent Advice			Restricted Advice			Total
	Adviser Charges invoiced directly to client	Adviser Charges invoiced via product provider	Adviser Charges invoiced via platform service providers	Adviser Charges invoiced directly to client	Adviser Charges invoiced via product provider	Adviser Charges invoiced via platform service providers	
Revenue from initial Adviser charges	4587.58	355.20	1995.20	151.00	1510.00	2420.00	11018.98
Revenue from ongoing Adviser charges	19.00	1437.60	250.00	71.25	170.00	97.20	2045.05
TOTAL	4606.58	1792.80	2245.20	222.25	1680.00	2517.20	13064.03

Payments of initial adviser charges	Independent Advice			Restricted Advice			Total
	Adviser Charges invoiced directly to client	Adviser Charges invoiced via product provider	Adviser Charges invoiced via platform service providers	Adviser Charges invoiced directly to client	Adviser Charges invoiced via product provider	Adviser Charges invoiced via platform service providers	
Number of lump-sum payments	13	0	2	0	0	0	15
Instalments as proportion of total due	0.11	0.00	0.00	0.00	0.00	0.00	0.11
TOTAL	13.11	0.00	2.00	0.00	0.00	0.00	15.11

	Independent Advice	Restricted Advice	Total
Number of one-off advice services	9	1	10

	Independent		Restricted		Typical Structure
	Min	Max	Min	Max	
Initial adviser charge per hour	100.00	300.00	100.00	300.00	☒
Initial adviser charge as %	1%	5%	10%	20%	☐
Initial adviser charge fixed rate			30.00	40.00	☐
Initial adviser charge combined charging			50.00	60.00	☐
Ongoing adviser charge per hour			70.00	80.00	☐
Ongoing adviser charge as %			90%	100%	☐
Ongoing adviser charge fixed rate					☐
Ongoing adviser charge combined charging					☐

Retail clients paying for ongoing services

Number of retail clients paying for ongoing advice services at the end of the reporting period	8
Number of retail clients who started paying for ongoing advice services during the reporting period	8
Number of retail clients who stopped paying for ongoing advice services during the reporting period	0

You have options to **Return** to the previous screen, **Print** the report, **Preview** the report or **Extract** the underlying detail into an excel spreadsheet.

Detailed report information

The criteria to populate the report are specified below. Each of the data cells (highlighted in green) on the report example contain references which are explained in the table that follows the report.

Important points to note:

- all figures included in the report are net of VAT
- adviser charges are invoiced rather than paid sums
- the report will include adviser charge revenue from individual retail clients and individual members of corporate schemes
- if the FCA directly regulated flag is checked on the introducer contact record, all introducer payments will be excluded from the fee revenue reported as they will complete and submit their own RMAR. If the flag is unchecked, the payments will be included
- if the Network directly regulated flag is checked, all network payments should be excluded from the fee revenue reported as they will complete and submit their own RMAR. If the flag is unchecked, the payments will be included

SECTION K: Adviser charges
Retail investment product revenue from adviser charges

	A	B	C	D	E	F	G
	Independent Advice			Restricted Advice			Total
	Adviser Charges invoiced directly to retail client	Adviser charges invoiced via product	Adviser charges invoiced via platform	Adviser Charges invoiced directly to	Adviser charges invoiced via product	Adviser charges invoiced via platform	
1 Revenue from initial Adviser charges	1A	1B	1C	1D	1E	1F	
2 Revenue from ongoing Adviser charges	2A	2B	2C	2D	2E	2F	
3 TOTAL							

Payments of initial adviser charges

	A	B	C	D	E	F	G
	Independent Advice			Restricted Advice			Total
	Adviser Charges invoiced directly to retail client	Adviser charges invoiced via product	Adviser charges invoiced via platform	Adviser Charges invoiced directly to	Adviser charges invoiced via product	Adviser charges invoiced via platform	
4 Number of Lump-sum payments	4A	4B	4C	4D	4E	4F	
5 Regular instalments as proportion of the total due	5A	5B	5C	5D	5E	5F	
6 TOTAL							

Number of one-off advice services

	Independent Advice	Restricted Advice	Total
7 Number of one-off advice services	7A	7B	

Retail clients paying for ongoing Advice services

8 Number of Retail clients paying for ongoing advice services	8
9 Number of Retail clients who started paying for ongoing advice services	9
10 Number of Retail clients who stopped paying for ongoing advice services	10

What Types of Adviser charging structure are offered?

	Independent Advice		Restricted Advice		Typical charging structure (tick
	Minimum	Maximum	Minimum	Maximum	
11 Initial adviser charge per hour (£)					
12 Initial adviser charge as a percentage of investment (%)					
13 Initial adviser charge as a fixed fee(£)					
14 Initial adviser charge as a combined charging structure (£)					
15 Ongoing advisor charges per hour (£)					
16 Ongoing adviser charge as a % of investment (%)					
17 Ongoing adviser charge as a fixed fee (£)					
18 Ongoing adviser charge as a combined charging structure (£)					

Ref	CCD Data Source Area	Source Detail
1A	Clients Holdings	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Initial adviser charge Advice Type = Independent
1B	Clients Holdings	FCA Client Type = Retail Client FCA Activity Type = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Advice Type = Independent Remuneration Basis = Initial adviser charge On Platform = Unchecked
1C	Holdings	FCA Client Type = Retail Client FCA Activity Type = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Advice Type = Independent Remuneration Basis = Initial adviser charge On Platform = Checked
1D	Clients	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Initial adviser charge Advice Type = Restricted
1E	Holdings	FCA Client Type = Retail Client FCA Activity Type = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Advice Type = Restricted Remuneration Basis = Initial adviser charge On Platform = Unchecked
1F	Holdings	FCA Client Type = Retail Client FCA Activity Type = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Advice Type = Restricted Remuneration Basis = Initial adviser charge On Platform = Checked

Ref	CCD Data Source Area	Source Detail
2A	Clients	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Ongoing adviser charge Advice Type = Independent
2B	Holdings	FCA Client Type = Retail Client FCA Activity Type = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Advice Type = Independent Ongoing Remuneration Basis = Ongoing adviser charge On Platform = Unchecked
2C	Holdings	FCA Client Type = Retail Client FCA Activity Type = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Advice Type = Independent Ongoing Remuneration Basis = Ongoing adviser charge On Platform = Checked
2D	Clients	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Ongoing adviser charge Advice Type = Restricted
2E	Providers	FCA Client Type = Retail Client FCA Activity Type = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Advice Type = Restricted Ongoing Remuneration Basis = Ongoing adviser charge On Platform = Unchecked
2F	Holdings	FCA Client Type = Retail Client FCA Activity Type = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Advice Type = Restricted Ongoing Remuneration Basis = Ongoing adviser charge On Platform = Checked

Ref	CCD Data Source Area	Source Detail
4A	Clients	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Initial adviser charge Advice Type = Independent Fee Frequency = 'S' Single
4B	Holdings	FCA Client Type = Retail Client FCA Activity Type = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Advice Type = Independent Fee Frequency = 'S' Single Remuneration Basis = Initial adviser charge On Platform = Unchecked
4C	Holdings	FCA Client Type = Retail Client FCA Activity Type = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Advice Type = Independent Fee Frequency = 'S' Single Remuneration Basis = Initial adviser charge On Platform = Checked

Ref	CCD Data Source Area	Source Detail
4D	Clients	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Initial adviser charge Advice Type = Restricted Fee Frequency = 'S' Single
4E	Holdings	FCA Client Type = Retail Client FCA Activity Type = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Advice Type = Restricted Fee Frequency = 'S' Single Remuneration Basis = Initial adviser charge On Platform = Unchecked
4F	Holdings	FCA Client Type = Retail Client FCA Activity Type = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Advice Type = Restricted Fee Frequency = 'S' Single Remuneration Basis = Initial adviser charge On Platform = Checked

Ref	CCD Data Source Area	Source Detail
5A	Clients	FCA Client Type = Retail Client
		FCA Activity Category = Retail Investment
		Regulated / Non-Regulated = Regulated
		Income Type = Fee
		Advice Basis = Advised
		Fee Type = Initial adviser charge
		Advice Type = Independent
		Fee Frequency = (M) Monthly / (Q) Quarterly / (H) Half Yearly / (A) Annually
		The proportion is calculated by dividing the Amount Paid by the Amount Due within the reporting period. The result will be a decimal number between 0 & 1 to two decimal points.
		In order to calculate this the following information will be required:
		• Amount Due
		• Fee Due Date
		• Fees Due From
		• Fee Due to
		• Amount Paid
		• Date Paid
		• Reporting Start Date
		• Reporting End Date

Ref	CCD Data Source Area	Source Detail
5B	Holdings	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Initial adviser charge Advice Type = Independent Fee Frequency = (M) Monthly / (Q) Quarterly / (H) Half Yearly / (A) Annually On Platform = Unchecked The proportion is calculated by dividing the Amount Paid by the Amount Due within the reporting period. The result will be a decimal number between 0 & 1 to two decimal points. In order to calculate this the following information will be required: • Amount Due • Fee Due Date • Fees Due From • Fee Due to • Amount Paid • Date Paid • Reporting Start Date • Reporting End Date

Ref	CCD Data Source Area	Source Detail
5C	Holdings	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Initial adviser charge Advice Type = Independent Fee Frequency = (M) Monthly / (Q) Quarterly / (H) Half Yearly / (A) Annually On Platform = Checked The proportion is calculated by dividing the Amount Paid by the Amount Due within the reporting period. The result will be a decimal number between 0 & 1 to two decimal points. In order to calculate this the following information will be required: • Amount Due • Fee Due Date • Fees Due From • Fee Due to • Amount Paid • Date Paid • Reporting Start Date • Reporting End Date

Ref	CCD Data Source Area	Source Detail
5D	Clients	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Initial adviser charge Advice Type = Restricted Fee Frequency = (M) Monthly / (Q) Quarterly / (H) Half Yearly / (A) Annually The proportion is calculated by dividing the Amount Paid by the Amount Due within the reporting period. The result will be a decimal number between 0 & 1 to two decimal points. In order to calculate this the following information will be required: • Amount Due • Fee Due Date • Fees Due From • Fee Due to • Amount Paid • Date Paid • Reporting Start Date • Reporting End Date

Ref	CCD Data Source Area	Source Detail
5E	Holdings	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Initial adviser charge Advice Type = Restricted Fee Frequency = (M) Monthly / (Q) Quarterly / (H) Half Yearly / (A) Annually On Platform = Unchecked The proportion is calculated by dividing the Amount Paid by the Amount Due within the reporting period. The result will be a decimal number between 0 & 1 to two decimal points. In order to calculate this the following information will be required: • Amount Due • Fee Due Date • Fees Due From • Fee Due to • Amount Paid • Date Paid • Reporting Start Date • Reporting End Date

Ref	CCD Data Source Area	Source Detail
5F	Holdings	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Initial adviser charge Advice Type = Restricted Fee Frequency = (M) Monthly / (Q) Quarterly / (H) Half Yearly / (A) Annually On Platform = Checked The proportion is calculated by dividing the Amount Paid by the Amount Due within the reporting period. The result will be a decimal number between 0 & 1 to two decimal points. In order to calculate this the following information will be required: • Amount Due • Fee Due Date • Fees Due From • Fee Due to • Amount Paid • Date Paid • Reporting Start Date • Reporting End Date
7A	Clients Holdings	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Initial adviser charge Advice Type = Independent Initial Remuneration Basis = Initial adviser charge One-off advice service Flag = Yes
7B	Clients Holdings	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Initial adviser charge Advice Type = Restricted Initial Remuneration Basis = Initial adviser charge One-off advice service Flag = Yes

Ref	CCD Data Source Area	Source Detail
8	Clients Holdings	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Ongoing adviser charge Advice Type = Independent & Restricted Current Fee Status = Y Ongoing remuneration basis = Ongoing adviser charge In order to calculate this the following information will be required: • Due date (Client Fees) • Payable from (Client Fees) • Date fee end (Client Fees) • Reporting start date • Reporting end date • Commencement date (Holding Renewal Fee) • End Date (Holding Renewal Fee) The count includes all Ongoing adviser charges that have a 'Current fee' status set to 'Y', and fee end date is later than the report end date and fee start date is earlier than the report end date. There will only be one instance of a client in the count of clients receiving an ongoing advice service.

Ref	CCD Data Source Area	Source Detail
9	Clients Holdings	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Ongoing adviser charge Advice Type = Independent & Restricted Current Fee Status = Y Ongoing remuneration basis = Ongoing adviser charge In order to calculate this the following information will be required: • Due date (Client Fees) • Payable from (Client Fees) • Date fee end (Client Fees) • Reporting start date • Reporting end date • Commencement date (Holding Renewal Fee) • End Date (Holding Renewal Fee) The count includes all Ongoing adviser charges payable from date between the report start and end date parameters (Inclusive). There will only be one instance of a client in the count of clients receiving an ongoing advice service.

Ref	CCD Data Source Area	Source Detail
10	Clients Holdings	FCA Client Type = Retail Client FCA Activity Category = Retail Investment Regulated / Non-Regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Ongoing adviser charge Advice Type = Independent & Restricted Ongoing remuneration basis = Ongoing adviser charge Current Fee Status = N In order to calculate this the following information will be required: - Due date (Client Fees) - Payable from (Client Fees) - Date fee end (Client Fees) - Reporting start date - Reporting end date - Commencement date (Holding Renewal Fee) - End Date (Holding Renewal Fee) Date fees end date between the report start and end date parameters (Inclusive). There will only be one instance of a client in the count of clients receiving an ongoing advice service.

8.8.5 RMAR Section L - Consultancy Charge Revenue Report

This report shows information about consultancy charges applied for under the administration of either Group Personal Pensions or Group Stakeholder schemes:

This report will pick up information completed within **Setup > User Info > Charging Structure > Consultancy Fees** which confirms which types of consultancy charge were provided.

Setup a record for Consultancy Fee Charging Structure

To setup a Consultancy Fee Charging Structure, navigate to **Setup > User Info > Charging Structure > Consultancy Fees** and click on **Add record**:

Record the relevant information:

Running the report

Once you have recorded the information within the setup area, navigate to **Compliance > Reports > Regulatory** and click on the **Consultancy Charge Revenue** report.

The following report will be displayed:

Consultancy Charges between 26/06/2013 and 2 [◀ Return] [🖨 Print] [🗐 Preview] [📊 Extract]

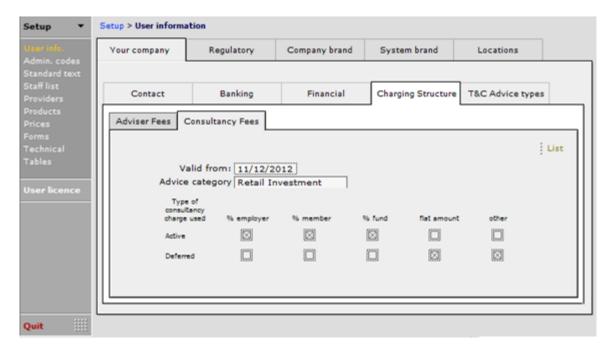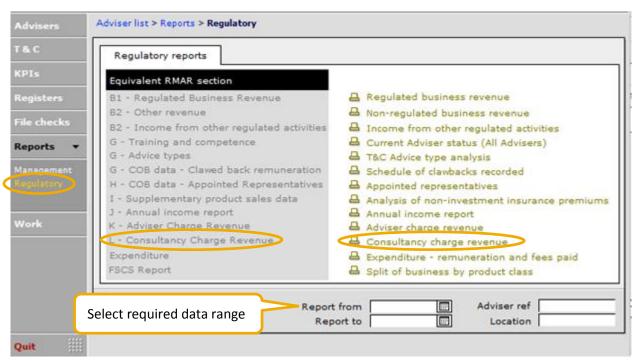| Retail investment revenue from group personal pension schemes or group stakeholder pension scheme fees and consultancy charges	Fees invoiced directly to employer or client	Consultancy charges invoiced via product providers	Consultancy charges invoiced via platform service	Total
Revenue from initial services	570.00	715.25	1676.00	2961.25
Revenue from ongoing services	104.50	1129.00	638.00	1871.50
Revenue from one-off services	332.50	908.00	1757.50	2998.00
TOTAL	1007.00	2752.25	4071.50	7830.75

Number of employers that received one-off services

Number of employers that received one-off services in reporting period	2

Employer clients receiving ongoing group personal pension schemes or group stakeholder pension schemes services

Number of employer clients receiving ongoing group pension scheme services at end of reporting period	5
Number of employer clients who started receiving ongoing group personal pension scheme services during reporting period	0
Number of employer clients who stopped receiving ongoing group personal pension scheme services during reporting period	0

Range of consultancy charges

First year's projected consultancy charges (as % of first years total employer and employee contributions), applying to group personal pension schemes set up in reporting period	Highest	Lowest	Typical
	0.00%	0.00%	0.00%

Types of consultancy charges in typical scheme

	% of employers contributions	% of users contributions	% of fund (annual management	Flat amount per member	Other
Active members	☒	☒	☒	☐	☐
Deferred members	╱	╱	☐	☒	☒

You have options to **Return** to the previous screen, **Print** the report, **Preview** the report or **Extract** the underlying detail into an excel spreadsheet.

Detailed report information

The criteria to populate the report are specified below. Each of the data cells (highlighted in green) on the report example contain references which are explained in the table that follows the report.

Important points to note:

- Adviser Charges on scheme member records will be reported on Section K – Adviser Charge Revenue
- Consultancy charges are invoiced rather than paid sums
- all figures included in the report are net of VAT
- if the FCA directly regulated flag is checked on the introducer contact record, all introducer payments will be excluded from the fee revenue reported as they will complete and submit their own RMAR. If the flag is unchecked, the payments will be included
- if the Network directly regulated flag is checked, all network payments should be excluded from the fee revenue reported as they will complete and submit their own RMAR. If the flag is unchecked, the payments will be included

Section L: Consultancy charges

Retail investment revenue from *group personal pension schemes or group stakeholder pension scheme fees and consultancy charges*

		A	B	C	D
		Fees invoiced directly to employer clients	Consultancy charges invoiced via product providers	Consultancy charges invoiced via platform service providers	Total
1	Revenue from initial services	1A	1B	1C	1D
2	Revenue from ongoing services	2A	2B	2C	2D
3	Revenue from one-off services	3A	3B	3C	3D
4	TOTAL	4A	4B	4C	4D

Number of employers that received one-off services

5	Number of employers that received one-off services in reporting period	5A

Employer clients receiving ongoing *group personal pension schemes or group stakeholder pension schemes* services

6	Number of employer clients receiving ongoing group pension scheme services at the end of the reporting period	6A
7	Number of employer clients who started receiving ongoing group personal pension scheme services during the reporting period	7A
8	Number of employer clients who stopped receiving ongoing group personal pension scheme services during the reporting period	8A

Range of *consultancy charges*

		Highest	Lowest	Typical
9	First year's projected *consultancy charges* (as a % of first year's total employer and employee contributions) applying to *group personal pension schemes* or group *stakeholder pension schemes* set up in reporting period	9A	9B	9C

Types of *consultancy charges* in typical scheme (tick all that apply)

		% of employer contributions	5 of member contributions	% of fund (annual management charge)	Flat amount per member	Other
10	Active members	10A	10B	10C	10D	10E
11	Deferred members			11C	11D	11E

Ref	CCD Data Source Area	Source Detail
1A	Clients	Amount due excluding VAT FCA Activity Category = Retail Investment Income Type = Fee Fee Type = Initial Consultancy Charge Advice Type = Advised Regulated / Non-Regulated = Regulated Only Initial Consultancy Charges (direct fees) that are linked to one of the following scheme types via corporate client account only should be included in the report: • Group Personal Pension • Group Stakeholder Pension • Group SIPP
1B	Schemes	Amount due excluding VAT FCA Activity Category = Retail Investment Income Type = Fee Fee Type = Initial Consultancy Charge Advice Type = Advised Regulated / Non-Regulated = Regulated On Platform = Unchecked Product Category equals the following: • Group Personal Pension • Group Stakeholder Pension • Group SIPP
1C		Amount due excluding VAT FCA Activity Category = Retail Investment Income Type = Fee Fee Type = Initial Consultancy Charge Advice Type = Advised Regulated / Non-Regulated = Regulated On Platform = Checked Product Category equals the following: • Group Personal Pension • Group Stakeholder Pension • Group SIPP

Ref	CCD Data Source Area	Source Detail
2A	Clients	Amount due excluding VAT FCA Activity Category = Retail Investment Income Type = Fee Fee Type = Ongoing Consultancy Charge Advice Type = Advised Regulated / Non-Regulated = Regulated Only Ongoing Consultancy Charges that are linked to one of the following scheme types should be included in the report: • Group Personal Pension • Group Stakeholder Pension • Group SIPP
2B	Schemes	Amount due excluding VAT FCA Activity Category = Retail Investment Income Type = Fee Fee Type = Ongoing Consultancy Charge Advice Type = Advised Regulated / Non-Regulated = Regulated On Platform = Unchecked Product Category equals the following: • Group Personal Pension • Group Stakeholder Pension • Group SIPP
2C	Schemes	The criteria is: Amount due excluding VAT FCA Activity Category = Retail Investment Income Type = Fee Fee Type = Ongoing Consultancy Charge Advice Type = Advised Regulated / Non-Regulated = Regulated On Platform = Checked Product Category equals the following: • Group Personal Pension • Group Stakeholder Pension • Group SIPP

Ref	CCD Data Source Area	Source Detail
3A	Clients	Amount due excluding VAT FCA Activity Category = Retail Investment Income Type = Fee Fee Type = One-Off Consultancy Charge Advice Type = Advised Regulated / Non-Regulated = Regulated Only One-off Consultancy Charges that are linked to one of the following scheme types should be included in the report: • Group Personal Pension • Group Stakeholder Pension • Group SIPP
3B	Schemes	Amount due excluding VAT FCA Activity Category = Retail Investment Income Type = Fee Fee Type = One-off Consultancy Charge Advice Type = Advised Regulated / Non-Regulated = Regulated On Platform = Unchecked Product Category equals the following: • Group Personal Pension • Group Stakeholder Pension • Group SIPP
3C	Schemes	Amount due excluding VAT FCA Activity Category = Retail Investment Income Type = Fee Fee Type = One-off Consultancy Charge Advice Type = Advised Regulated / Non-Regulated = Regulated On Platform = Checked Product Category equals the following: • Group Personal Pension • Group Stakeholder Pension • Group SIPP

Ref	CCD Data Source Area	Source Detail
5A	Clients Holdings	FCA Activity Category = Retail Investment Income Type = Fee Fee Type = One-Off Consultancy Charge Advice Type = Advised Regulated / Non-Regulated = Regulated Only One-off Consultancy Charges that are linked to the following scheme types should be included in the report: - Group Personal Pension - Group Stakeholder Pension - Group SIPP There will only be one instance of a corporate client (employer) in the count of clients receiving one-off consultancy charges.

Ref	CCD Data Source Area	Source Detail
6A	Clients Scheme	FCA Activity Category = Retail Investment Regulated / Non-regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Ongoing Consultancy Charge Ongoing remuneration basis = Ongoing Consultancy Charge Only One-off Consultancy Charges that are linked to the following scheme types should be included in the report: - Group Personal Pension - Group Stakeholder Pension - Group SIPP In order to calculate this the following information will be required: - Due date (Client Fees) - Payable from (Client Fees) - Date fee end (Client Fees) - Reporting start date - Reporting end date - First Due Date (Scheme Renewal Fee) - Last Due Date (Scheme Renewal Fee) The count includes all Ongoing Adviser Charges that have a 'Current fee' status set to 'Y' and fee end date is => than the report end date and fee start date is <= the report end date There will only be one instance of a corporate client (employer) in the count of clients receiving one-off consultancy charges.

Ref	CCD Data Source Area	Source Detail
7A		FCA Activity Category = Retail Investment Regulated / Non-regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Ongoing Consultancy Charge Current Fee Status = Y Ongoing remuneration basis = Ongoing Consultancy Charge Only One-off Consultancy Charges that are linked to the following scheme types should be included in the report: - Group Personal Pension - Group Stakeholder Pension - Group SIPP In order to calculate this the following information will be required: - Due date (Client Fees) - Payable from (Client Fees) - Reporting start date - Reporting end date - First Due Date (Scheme Renewal Fee) The count includes all Ongoing Adviser Charges payable from date between the report start and end date parameters (Inclusive). There will only be one instance of a corporate client (employer) in the count of clients receiving one-off consultancy charges.

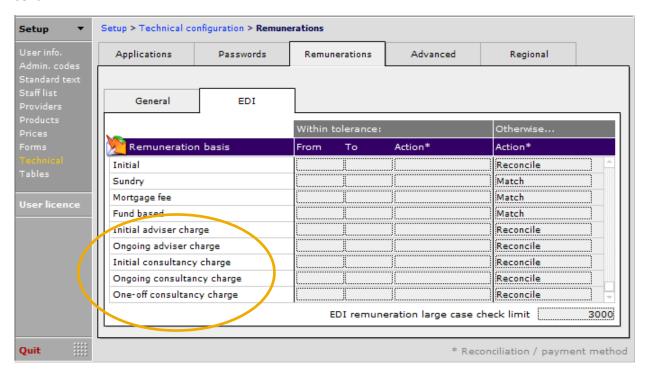| Ref	CCD Data Source Area	Source Detail
8A	Clients Holdings	FCA Activity Category = Retail Investment Regulated / Non-regulated = Regulated Income Type = Fee Advice Basis = Advised Fee Type = Ongoing Consultancy Charge Current Fee Status = Y Ongoing remuneration basis = Ongoing Consultancy Charge Only One-off Consultancy Charges that are linked to the following scheme types should be included in the report: • Group Personal Pension • Group Stakeholder Pension • Group SIPP In order to calculate this the following information will be required: • Date fee end (Client Fees) • Reporting start date • Reporting end date • Last Due Date (Scheme Renewal Fee) Date fees end date between the report start and end date parameters (Inclusive). There will only be one instance of a corporate client (employer) in the count of clients receiving one-off consultancy charges.
10A-11E	Set Up	These need to be set up in Set Up > T&C Advice types prior to running the report

9 Electronic remunerations (EDI)

This section is only relevant for those users with an EDI Licence. Now that fees can be paid via electronic remuneration reconciliation (EDI), updates have been made to the messaging to cater for fees.

9.1 Setting up remunerations

If you are expecting to receive fees via the EDI process, the default settings will need to be updated to confirm how you want the fees to be treated during the EDI reconciliation process. Navigate to **Setup > Technical > Commissions > EDI** to confirm how CCD should deal with the different fees that could be sent:

Complete these as you have done previously for commission types.

The EDI reconciliation process has not changed in this version of CCD, therefore any fees received into CCD via electronic statements should be dealt with in the same way as any other payments.